

PATENT
Attorney Docket No. 34823/400100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Josephson et al.)

Serial Number: 10/063,796)

Filed: May 14, 2002)

For: METHOD FOR VERIFYING
AND AUTHENTICATING INITIALLY
NAMED PAYEE OF NEGOTIABLE
INSTRUMENTS)

) Examiner: Kim, Ahshik

) Art Unit: 2876

) Conf. No: 2713

) I hereby certify that this correspondence is being
) deposited with the United States Postal Service as
) first class mail, postage prepaid, and addressed to
) Mail Stop Non-Fee Amendments, Commissioner of
) Patents, P.O. Box 1450, Alexandria, VA 22313-
) 1450, on May 5, 2004.

RoseAnn White 5-5-04
RoseAnn White Date

Date: May 5, 2004

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SECOND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Applicant is aware of the references listed on the attached Form PTO-1449, copies of which are enclosed herewith, and which may be relevant to said application. In submitting such references, the applicant does not admit that they are prior art to the present application.

In the Office Action dated March 10, 2004, the Examiner stated that the Information Disclosure Statement filed on July 23, 2002 fails to comply with 37 CFR 1.98(a)(2) for failing to provide a legible copy of each publication listed in the IDS. The applicant respectfully asserts that legible copies of each publication were submitted with the original Supplemental IDS. Nonetheless, the applicant resubmits copies of these publications herewith.

The Applicant would like to inform the Examiner that page 1 of the reference titled “Good Information Fights Bad Checks”, by Catherine Cooke still cannot be located. The Applicant has diligently, yet unsuccessfully, attempted to obtain a complete copy of the Cooke reference. However, the Applicant respectfully requests the Examiner to consider the Cooke reference as submitted.

The applicant would also like to inform the Examiner that the enclosed reference titled “In Battling Check Fraud, Business Fights Technology with Technology”, by Mark Mehler, was cited in the Supplemental IDS filed July 23, 2002 as being published in American Banker, pp. 6 – 7, June 1995. The applicant believes that the copy of the Mehler reference in Inventor’s Business Daily, January 1994, is more legible than the previously submitted Mehler reference.

Also submitted is a copy of U.S. Patent no. 6,149,056, which was referenced in one of the references cited by the Examiner in the Office Action mailed March 10, 2004.

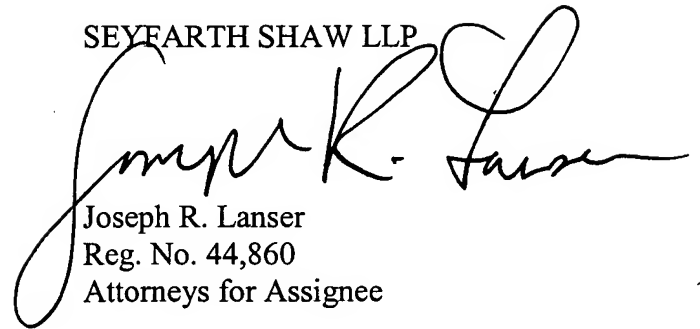
No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in §1.56(c) more than three months prior to the filing of the information disclosure statement.

It is believed no fees are necessary. If a fee is necessary, please charge the same to Deposit Account # 19-1351.

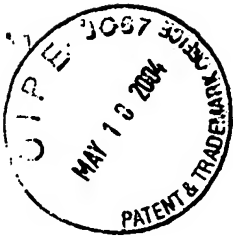
SEYFARTH SHAW LLP
55 East Monroe Street, 42nd Floor
Chicago, Illinois 60603-5803
phone: (312)346-8000
fax: (312)269-8869
customer number: 27717

Respectfully Submitted,

SEYFARTH SHAW LLP

A handwritten signature in black ink, appearing to read "Joseph R. Lanser". The signature is fluid and cursive, with a large initial "J" and "L".

Joseph R. Lanser
Reg. No. 44,860
Attorneys for Assignee



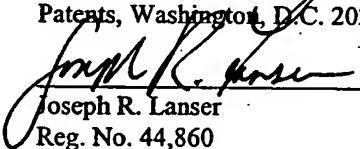
FILE COPY
PATENT

Attorney Docket No. Ste/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Josephson & Stephens)
Serial No.: 10/063,796)
Filed: May 14, 2002)
For: **METHOD FOR**)
VERIFYING AND AUTHEN-)
TICATING INITIALLY NAMED)
PAYEE OF NEGOTIABLE)
INSTRUMENTS)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage paid, in an envelope addressed to: Box: Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231 on 7/18/02.


Joseph R. Lanser
Reg. No. 44,860

7/18/02
Date

Box: Patent Application
Assistant Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL LETTER

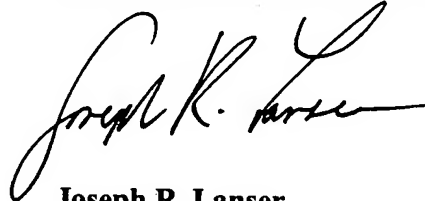
Sir:

Enclosed please find the following documents in regard to the above captioned matter:

- 1) Supplemental Information Disclosure Statement, Statement Filed Prior to First Office Action;
- 2) Information Disclosure Statement by Applicant, PTO Form PTO/SB/08A;
- 3) Copies of cited references; and
- 4) Postcard evidencing receipt of the above.

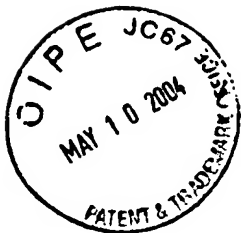
Respectfully submitted,

BULLWINKEL PARTNERS, LTD.



Joseph R. Lanser
Reg. No. 44,860
Attorney for Applicants

BULLWINKEL PARTNERS, LTD.
19 South LaSalle Street
Chicago, Illinois 60603-1493
(312)201-0777
#23699



PATENT
Attorney Docket No. Ste/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Josephson & Stephens)
Serial No.: 10/063,796)
Filed: May 14, 2002)
For: **METHOD FOR**)
VERIFYING AND AUTHEN-)
TICATING INITIALLY NAMED)
PAYEE OF NEGOTIABLE)
INSTRUMENTS)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage paid, in an envelope addressed to: Box: Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231 on 07/18/02.

Joseph R. Lanser 07/18/02
Joseph R. Lanser Date
Reg. No. 44,860

Box: Patent Application
Assistant Commissioner for Patents
Washington, D.C. 20231

Statement Filed Prior to First Action

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Dear Sir:

On June 18, 2002, Applicant successfully electronically filed an Information Disclosure Statement citing various U.S. Patents. Applicant respectfully submits this Supplemental Information Disclosure Statement citing various non-U.S. Patent documents for entry into the record of the above cited patent application.

Applicant submits this Statement in accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98. This Statement is filed in accordance with 37 C.F.R. §1.97(b)(3), prior to issuance of a First Office Action on the merits.

As the remaining reference(s) listed on attached Form PTO-1449 is in English, under 37 C.F.R. §1.98(a)(3), no further commentary is necessary.

A copy of each reference, together with a listing on Form PTO-1449, is submitted herewith. Applicants respectfully solicit the Examiner's consideration of the cited references and entry thereof into the record of this application.

The Applicant would like to inform the Examiner that page 1 of Cite No. 2, titled " Good Information Fights Bad Checks ", by Catherine Cooke is missing. The Applicant has unsuccessfully attempted to receive a complete copy of Cite No. 2. However, Applicant respectfully requests the Examiner to consider Cite No. 2 as-is.

This statement shall not be construed as a representation that an extensive search has been made or that no other material as defined in 37 CFR §1.56(a) exists. However, all relevant prior art references known to Applicant have been disclosed.

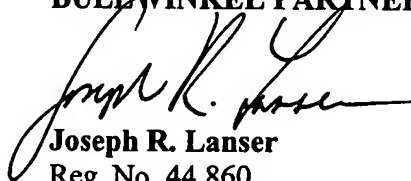
It is respectfully submitted that the present invention as set forth in the claims of the subject application is patentably distinguishable over the patents cited herein, either alone or in combination. It is respectfully requested that all of the patents be considered and made of record in the present application.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application. Applicant does not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference, any document which is determined to be prima facie prior art reference against the claims of the present application.

A postcard is enclosed evidencing receipt of the above.

Respectfully submitted,

BULLWINKEL PARTNERS, LTD.



Joseph R. Lanser
Reg. No. 44,860
Attorney for Applicants

BULLWINKEL PARTNERS, LTD.
19 South LaSalle Street
Chicago, Illinois 60603-1493
(312)201-0777
#23699



Approved for use through 10/31/2001. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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AMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with communication to applicant. ¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the front page of the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Case type a plus sign inside this box

PTO/SB/08A (08-00)

Approved for use through 10/31/2001. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 2

Complete if Known

Application Number	10/063,796
Filing Date	May 14, 2002
First Named Inventor	Josephson
Group Art Unit	2876
Examiner Name	
Attorney Docket Number	Ste/01

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	1	MEADOW, WILLIAMS, "Getting to Know the Ins and Outs of Check Fraud", Bank Systems & Technology Online, January 3, 2002, < http://www.banktech.com/story/industryInsight/BNK20020103S0014 >.	
	2	COOKE, CATHERINE, "Good Information Fights Bad Checks", Bank Technology News, April 1993.	
	3	MEHLER, MARK, "Battling Check Fraud, Business Fights Technology with Technology", American Banker, pp. 6-7, June 1995.	

Examiner signature		Date Considered	
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(AMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with communication to applicant. ¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.

SERIAL NO.

400100

10/063,796

APPLICANT

Josephson et al.

FILING DATE

GROUP

May 14, 2002

2876

LIST OF REFERENCES CITED BY APPLICANT

U. S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	6,149,056	11/2000	Stinson et al.			05/12/97
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AM							
	AN							
	AO							
	AP							
	AQ							

OTHER PRIOR ART (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

AR	MEHLER, MARK, "In Battling Check Fraud, Business Fights Technology With Technology," Inventor's Business Daily, January 1994
AS	COOKE, CATHERINE, "Good Information Fights Bad Checks", Bank Technology News, April 1993
AT	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your next communication to applicant.